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JUL 15 2005
PATENT & TRADEMARK OFFICE

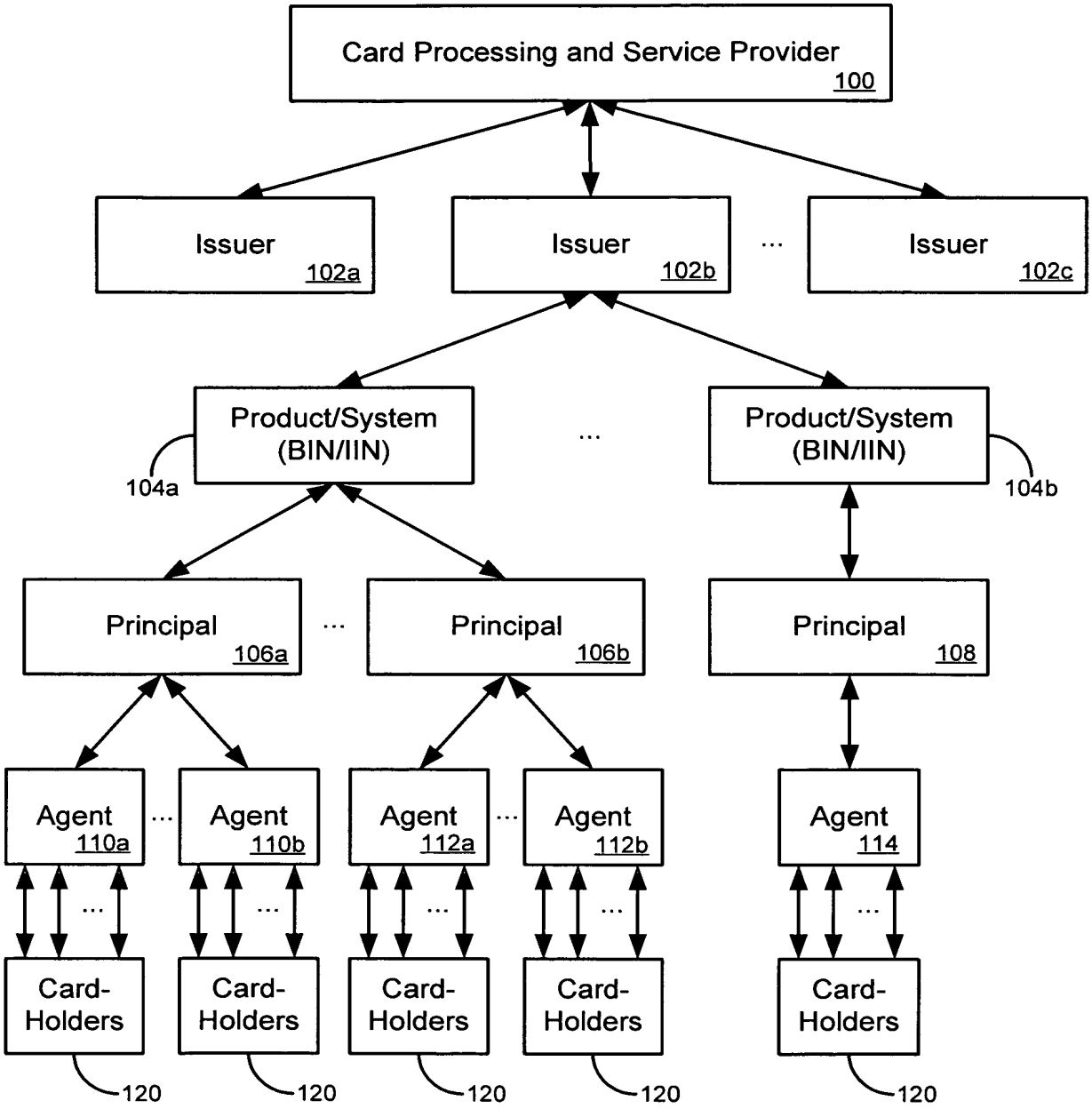

FIG. 1

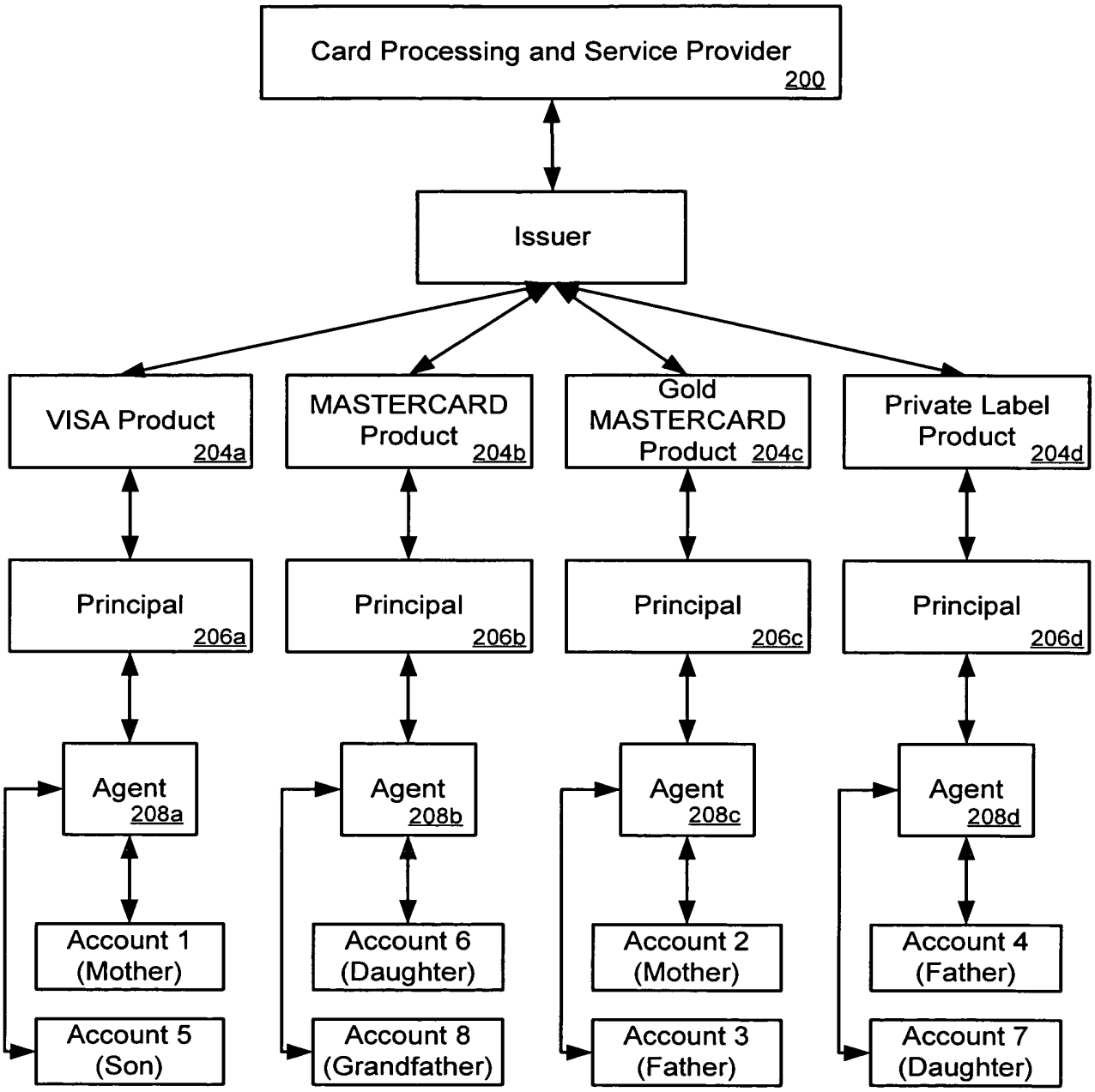
Card Processing and Service Provider
200
Issuer
VISA Product
204a
MASTERCARD
Product
204b
Gold
MASTERCARD
Product
204c
Private Label
Product
204d
Principal
206a
Principal
206b
Principal
206c
Principal
206d
Agent
208a
Agent
208b
Agent
208c
Agent
208d
Account 1
(Mother)
Account 5
(Son)
Account 6
(Daughter)
Account 8
(Grandfather)
Account 2
(Mother)
Account 3
(Father)
Account 4
(Father)
Account 7
(Daughter)

FIG. 2

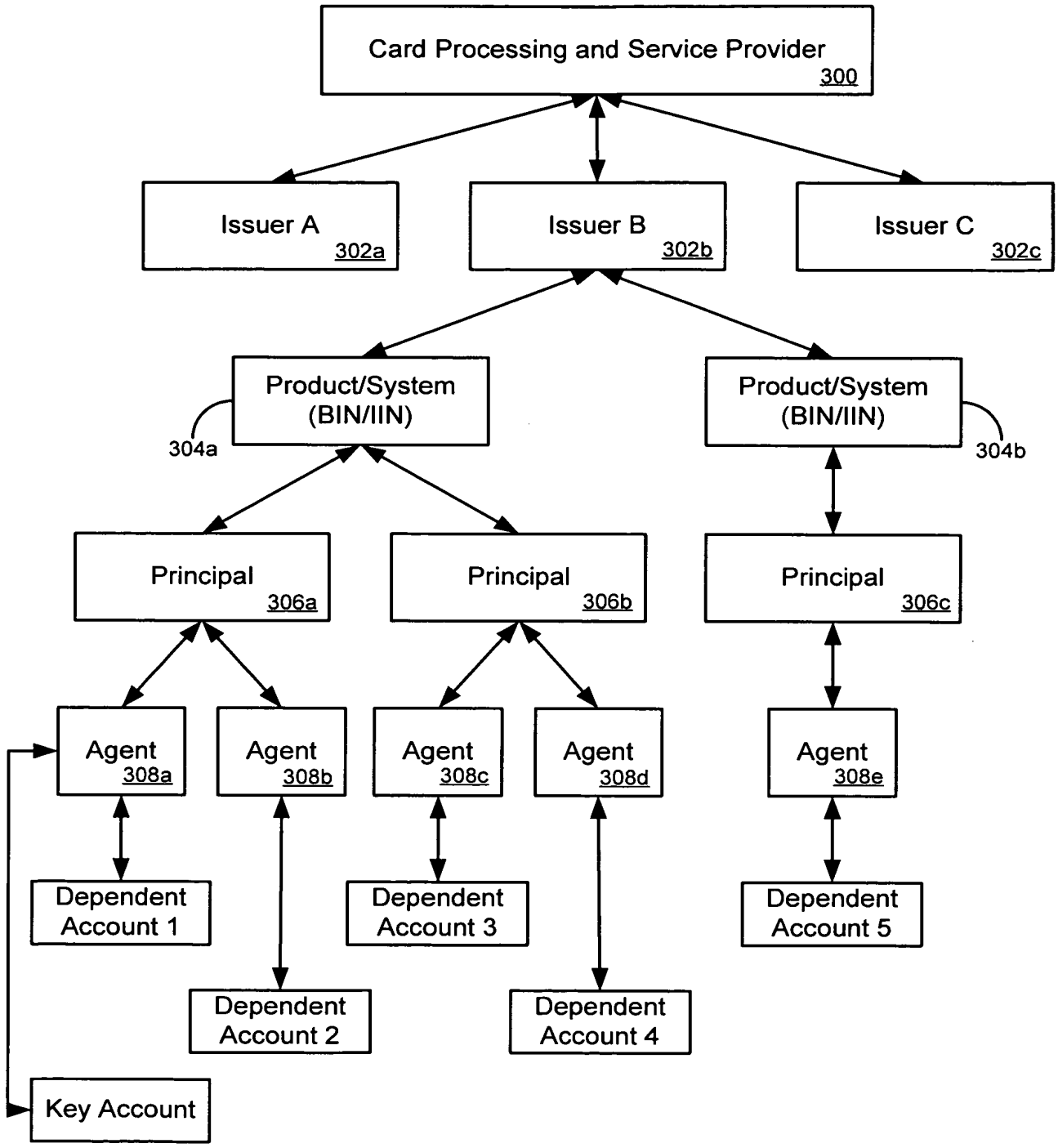
Card Processing and Service Provider
300
Issuer A
302a
Issuer B
302b
Issuer C
302c
Product/System
(BIN/IIN)
304a
Product/System
(BIN/IIN)
304b
Principal
306a
Principal
306b
Principal
306c
Agent
308a
Agent
308b
Agent
308c
Agent
308d
Agent
308e
Dependent
Account 1
Dependent
Account 2
Dependent
Account 3
Dependent
Account 4
Dependent
Account 5
Key Account

FIG. 3

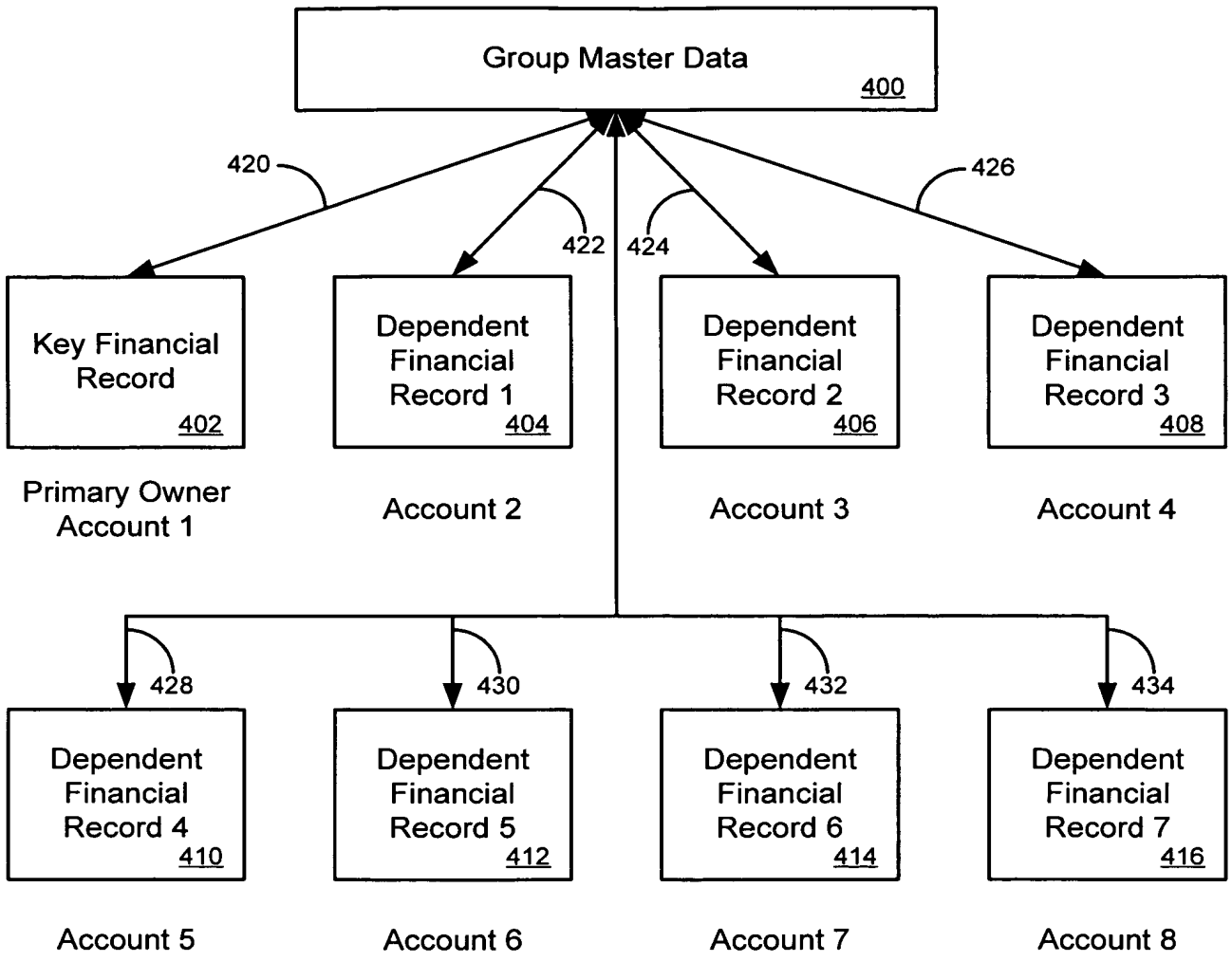
Group Master Data
400
420
422
424
426
Key Financial Record
402
Dependent Financial Record 1
404
Dependent Financial Record 2
406
Dependent Financial Record 3
408
Primary Owner Account 1
Account 2
Account 3
Account 4
428
430
432
434
Dependent Financial Record 4
410
Dependent Financial Record 5
412
Dependent Financial Record 6
414
Dependent Financial Record 7
416
Account 5
Account 6
Account 7
Account 8

FIG. 4A

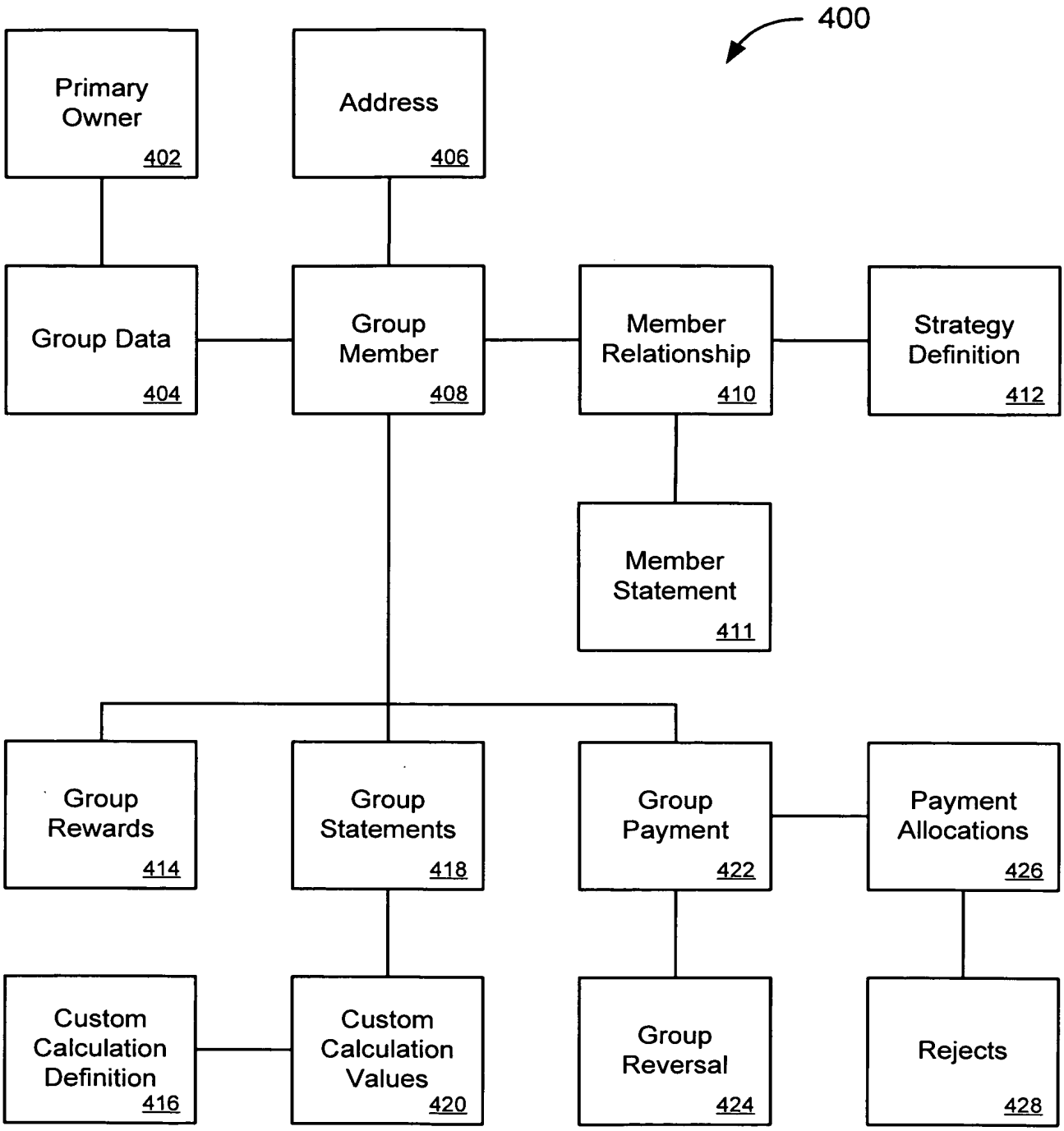
400
Primary Owner 402
Address 406
Group Data 404
Group Member 408
Member Relationship 410
Strategy Definition 412
Member Statement 411
Group Rewards 414
Group Statements 418
Group Payment 422
Payment Allocations 426
Custom Calculation Definition 416
Custom Calculation Values 420
Group Reversal 424
Rejects 428

FIG. 4B

Create Group with New Accounts

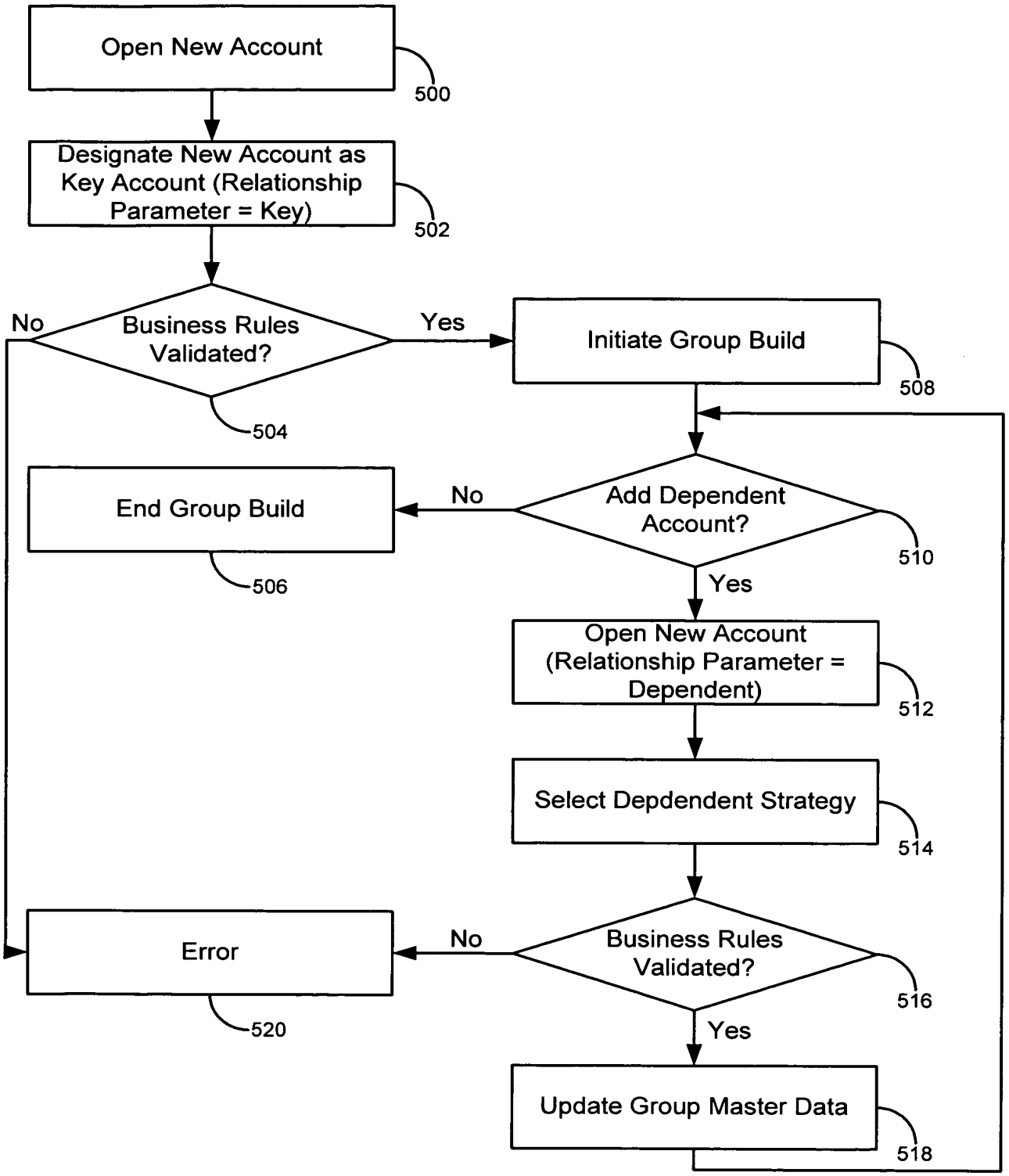

FIG. 5

Create Group Using Existing Accounts

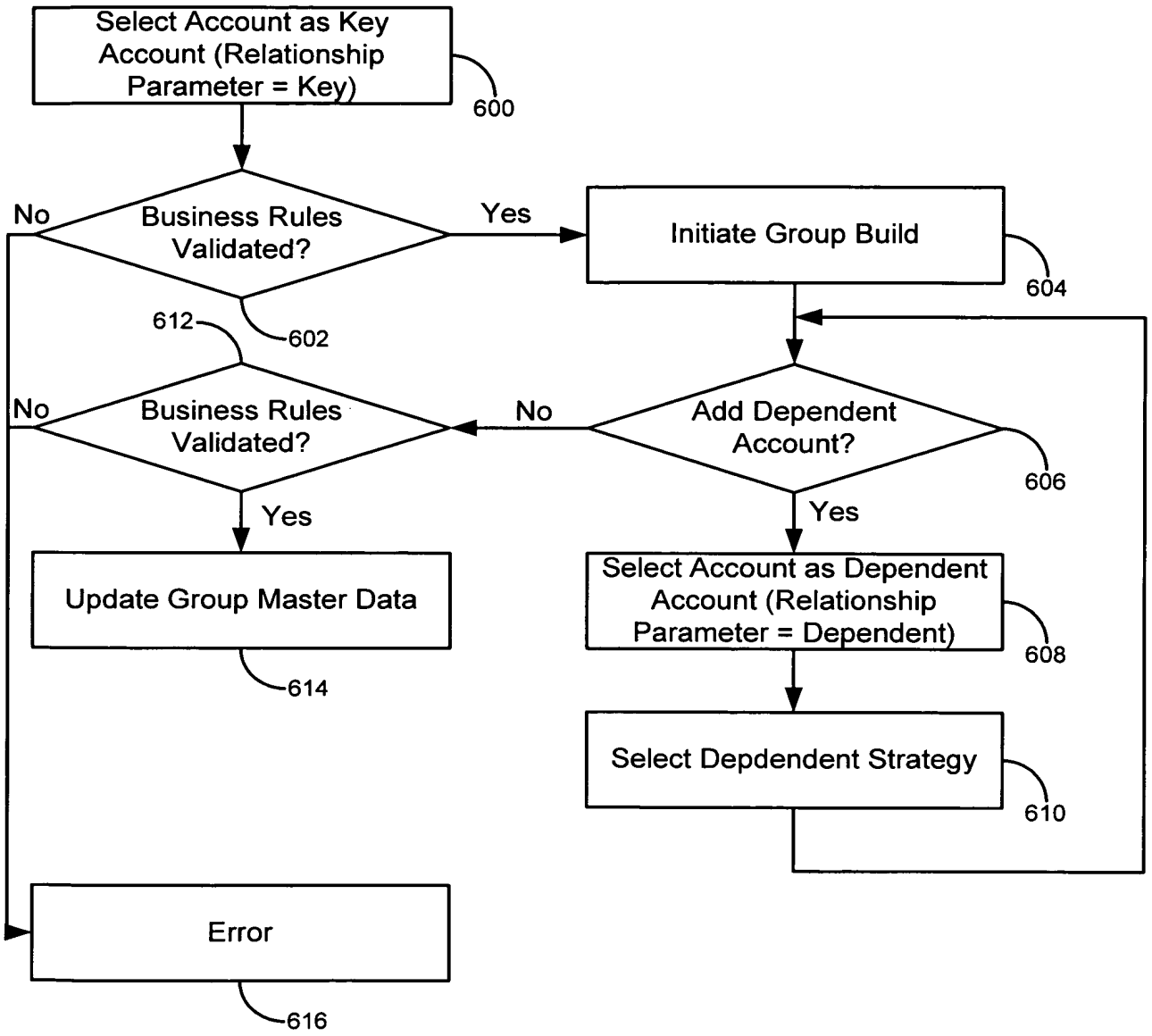

FIG. 6

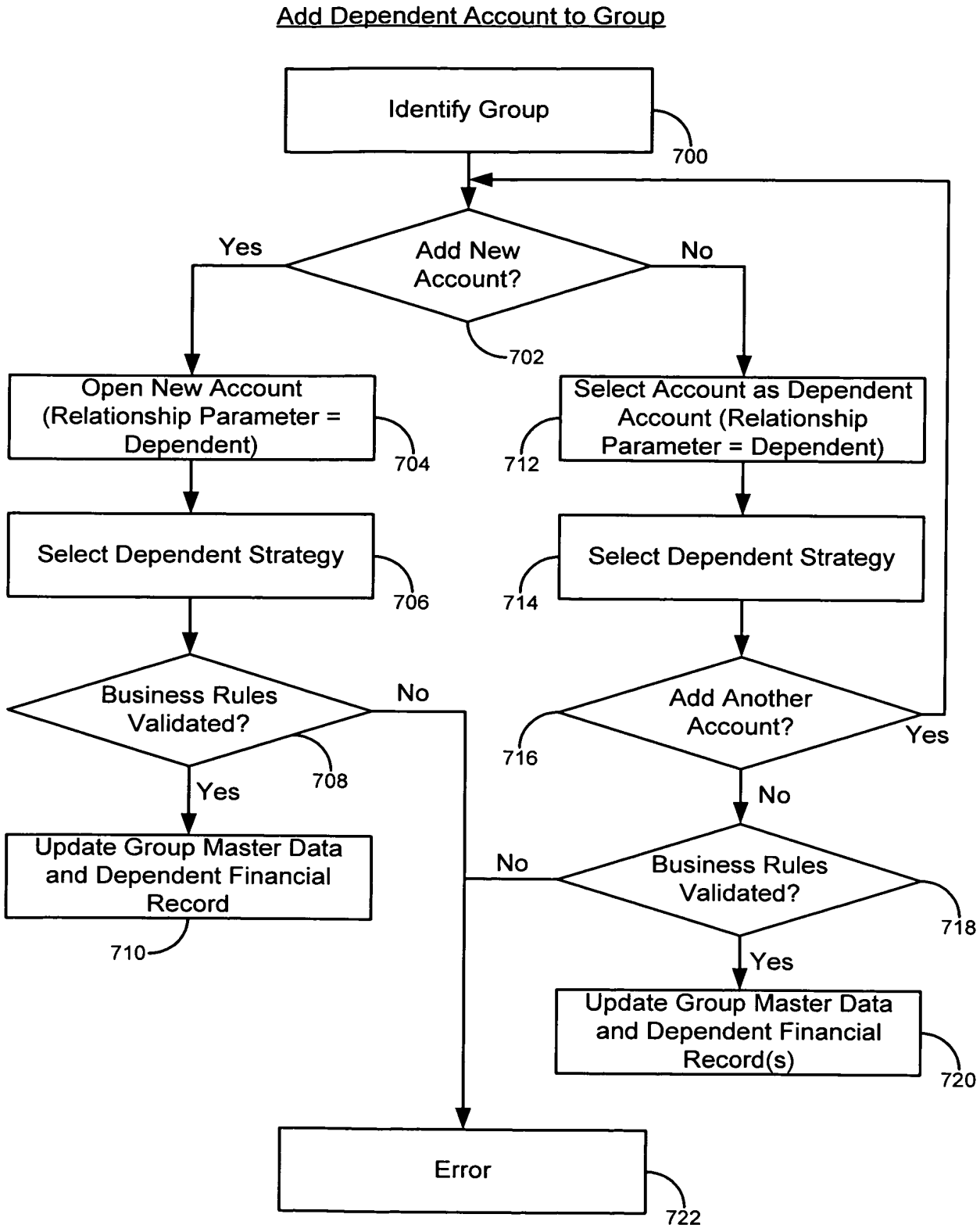
Add Dependent Account to Group
Identify Group
700
Add New Account?
Yes
No
702
Open New Account (Relationship Parameter = Dependent)
704
Select Dependent Strategy
706
Business Rules Validated?
708
Yes
No
Update Group Master Data and Dependent Financial Record
710
Select Account as Dependent Account (Relationship Parameter = Dependent)
712
Select Dependent Strategy
714
Add Another Account?
716
Yes
No
Business Rules Validated?
718
No
Yes
Update Group Master Data and Dependent Financial Record(s)
720
Error
722

FIG. 7A

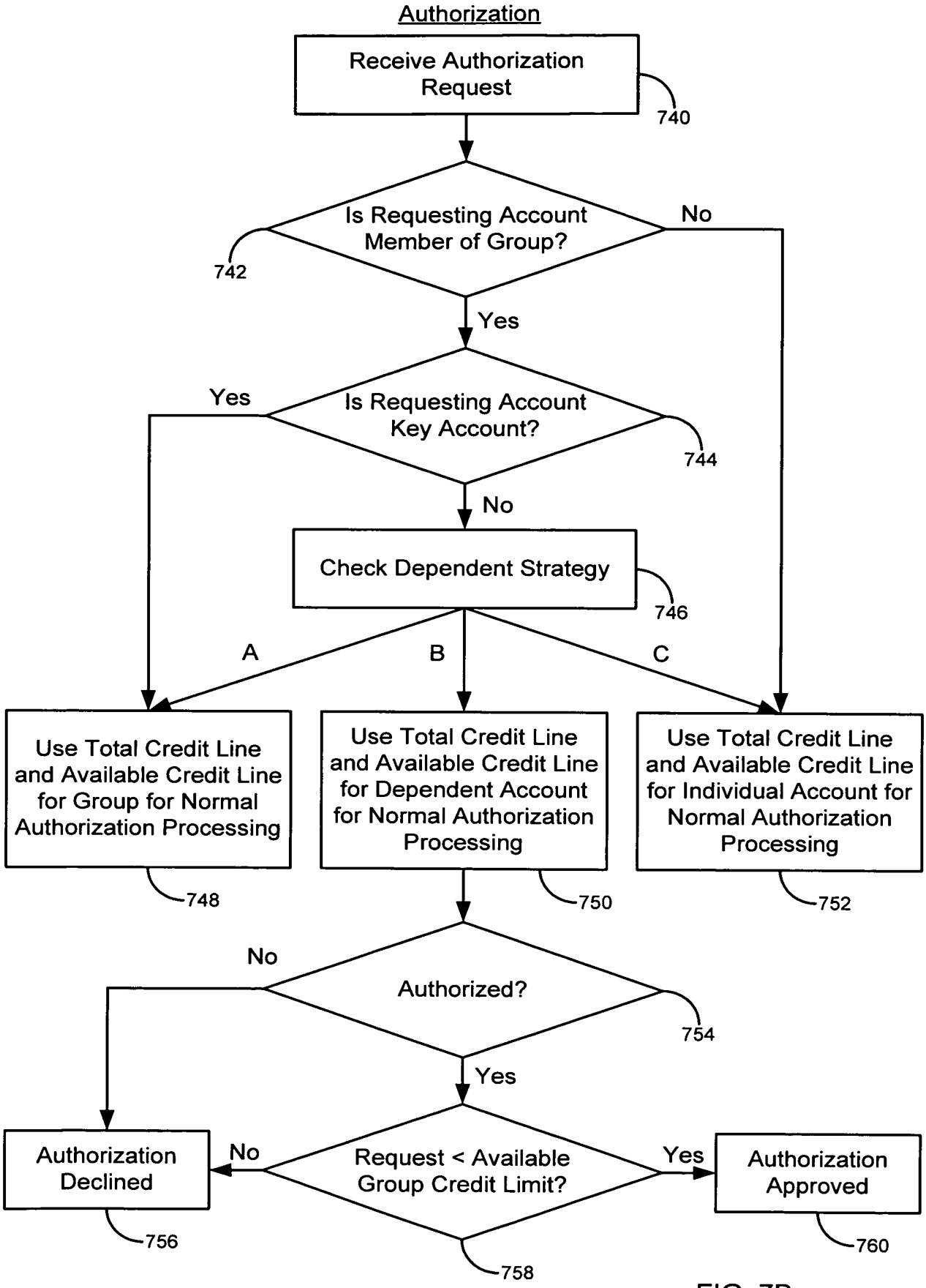
Authorization
Receive Authorization Request
740
Is Requesting Account Member of Group?
742
No
Yes
Is Requesting Account Key Account?
744
Yes
No
Check Dependent Strategy
746
A
B
C
Use Total Credit Line and Available Credit Line for Group for Normal Authorization Processing
748
Use Total Credit Line and Available Credit Line for Dependent Account for Normal Authorization Processing
750
Use Total Credit Line and Available Credit Line for Individual Account for Normal Authorization Processing
752
Authorized?
754
No
Yes
Authorization Declined
756
Request < Available Group Credit Limit?
758
No
Yes
Authorization Approved
760

FIG. 7B

Payment Application

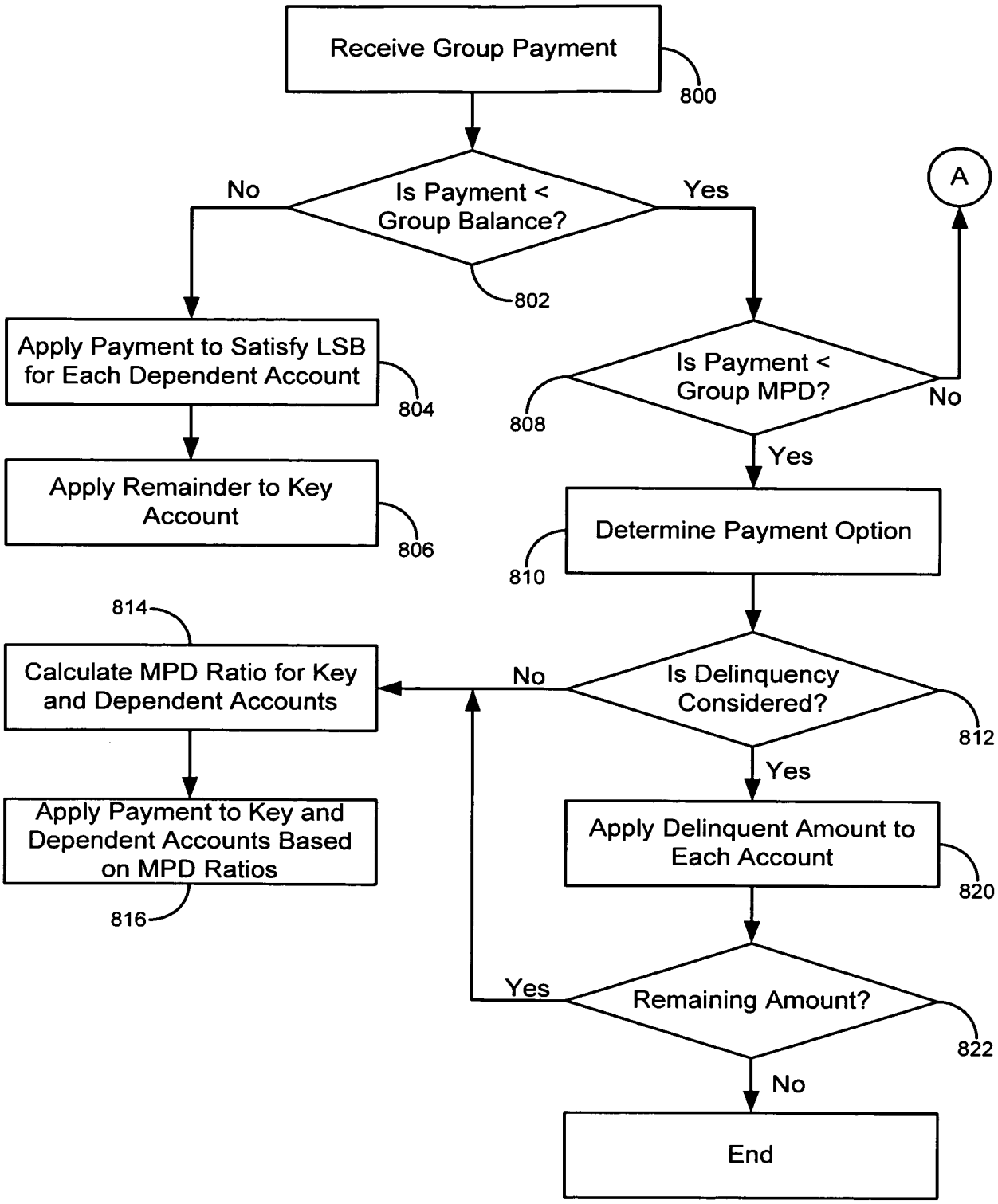

FIG. 8A

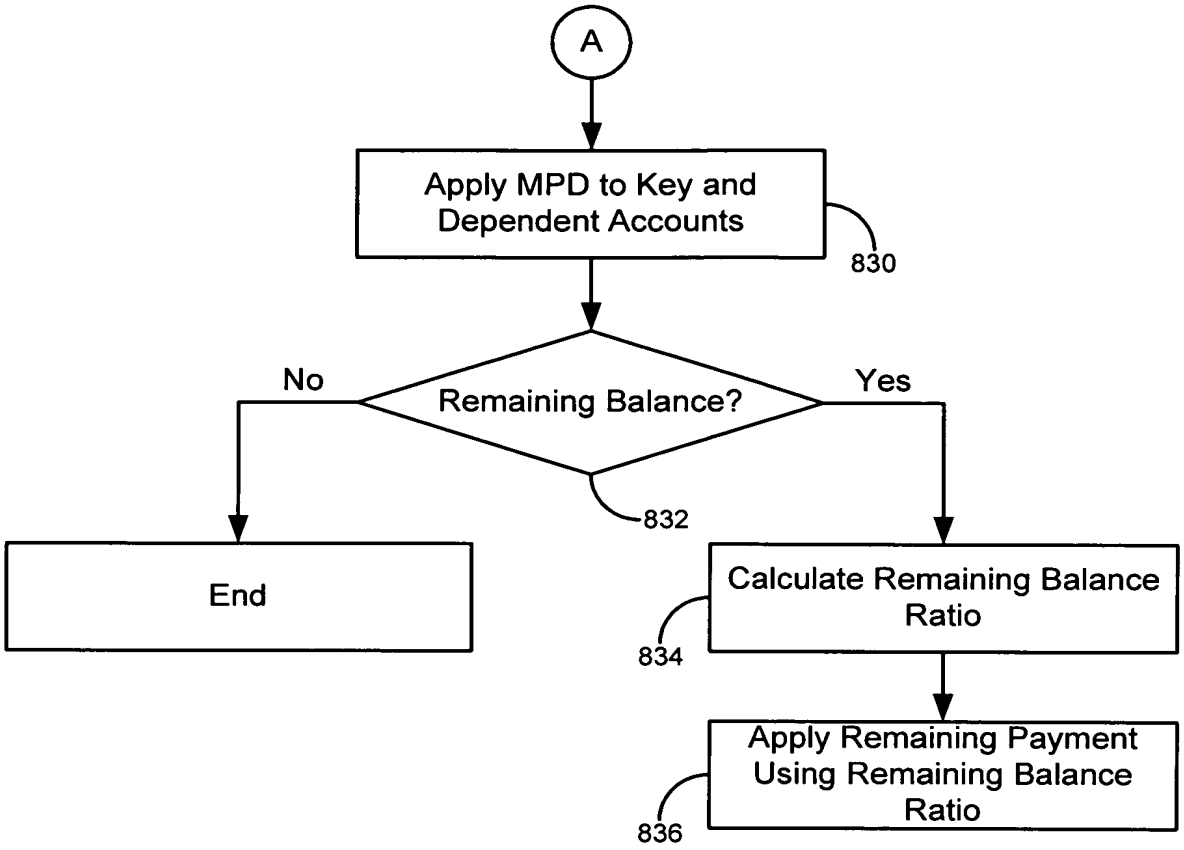
A
Apply MPD to Key and Dependent Accounts
830
Remaining Balance?
No
Yes
832
End
Calculate Remaining Balance Ratio
834
Apply Remaining Payment Using Remaining Balance Ratio
836

FIG. 8B

Statementing

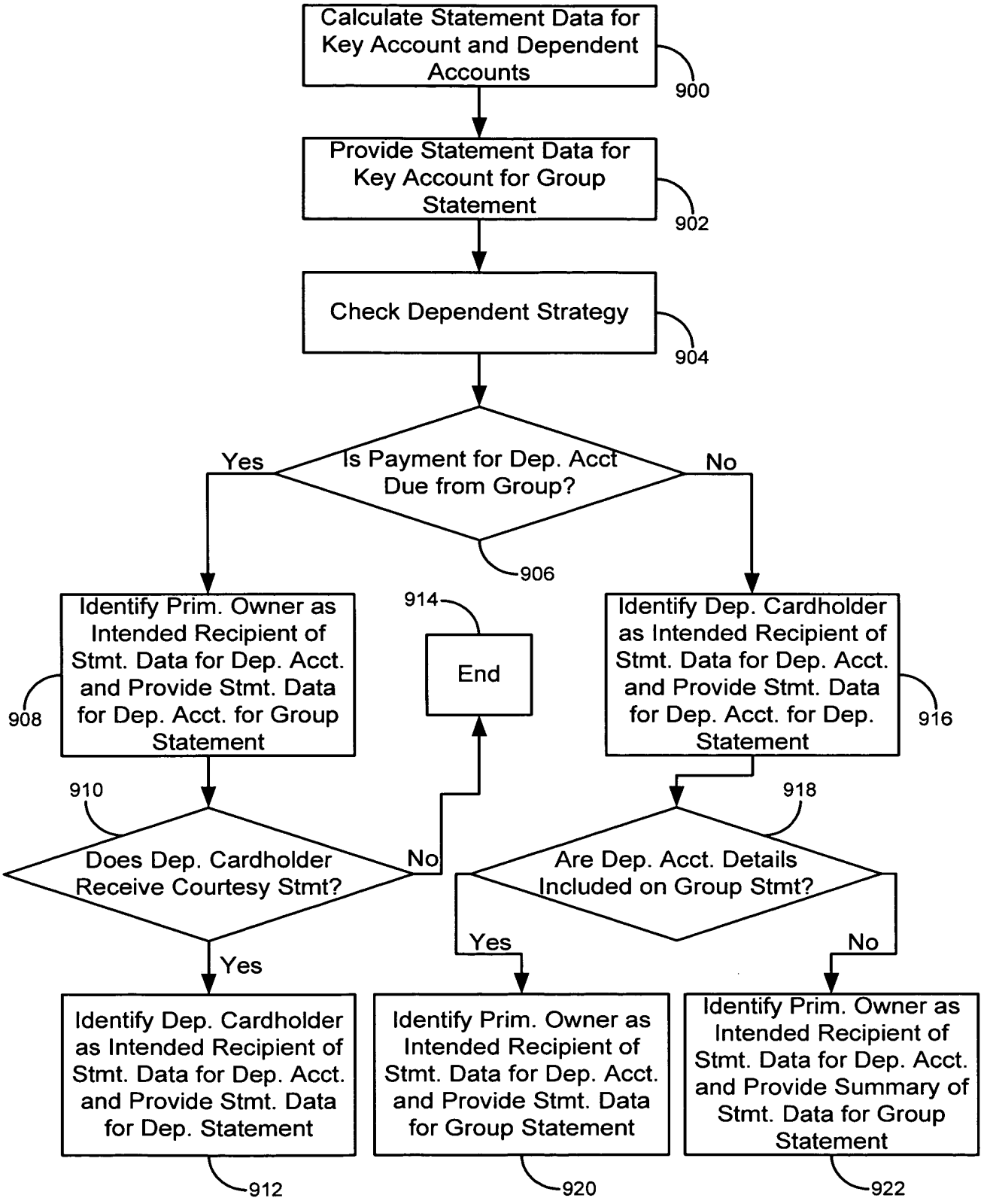

FIG. 9

Redemption

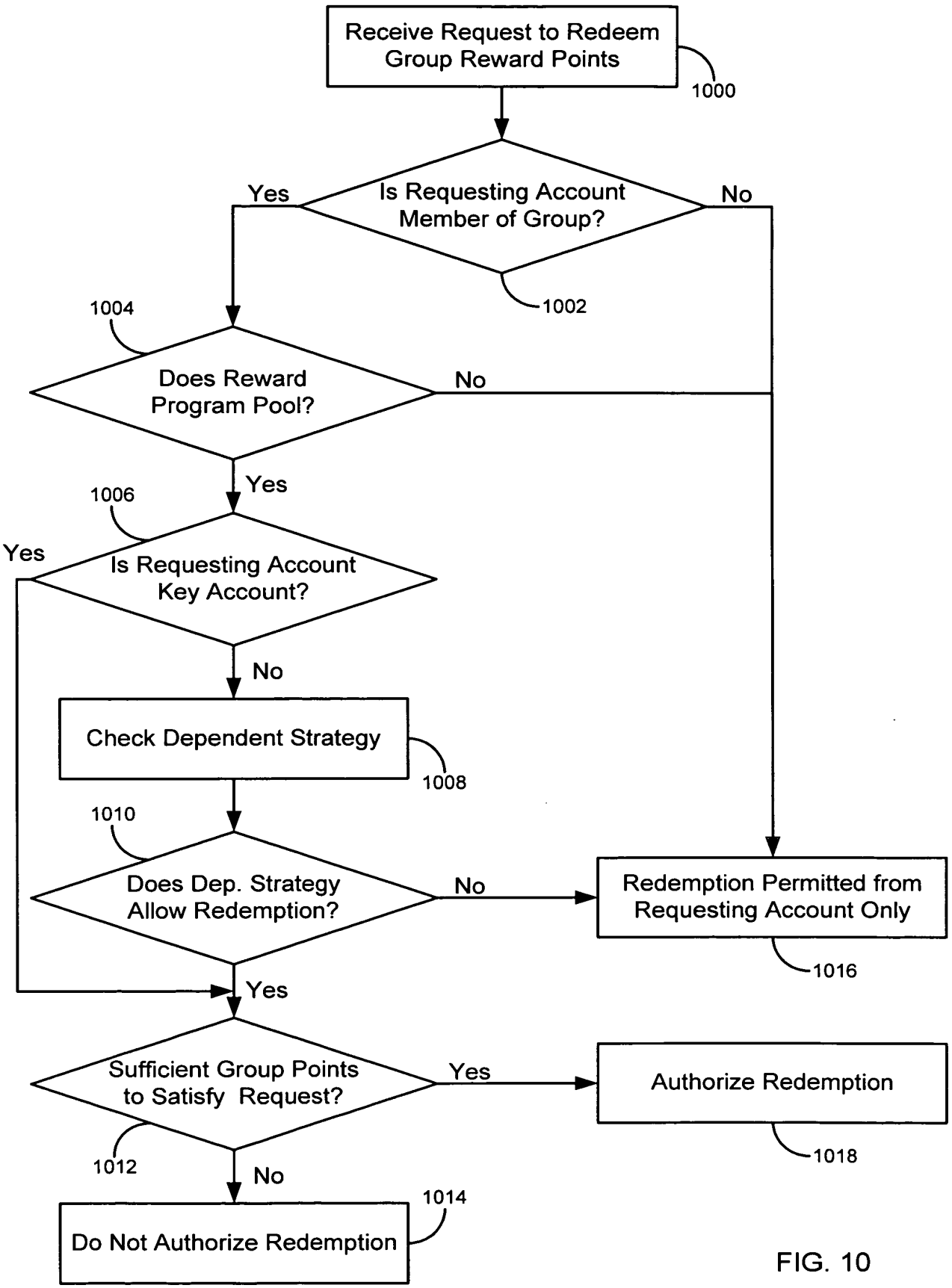

FIG. 10